Another month has come and gone, and hopefully our hot humid weather has left as well. Summer vacations are history, schools are in session, and thoughts drift towards fall, pumpkins, football, Halloween and the beginning of holiday preparations. Now’s a good time to relax a moment, take a deep breath, note the beauty of our surroundings and contemplate the joys and sorrows of family and friends, achievements, failings, those no longer with us and new friends and relationships. Fall is my favorite time of year; not only for the reasons mentioned above, but for past falls growing up in the Midwest. I will always treasure colored leaves, Indian summers, long walks in the woods and the joys of a bonfire. Some things just can’t be beat!

Those of you able to attend this month’s chapter meeting benefitted from an extremely timely and pertinent presentation on hurricane preparedness. Hurricane Florence has made landfall in the Carolinas, with massive amounts of rain causing devastating floods. Many thanks to FM Global for being our primary golf sponsor and for providing well-informed, professional speakers for our September chapter meeting. Wonderful information was provided – including a preparedness checklist, and the presentation is available via a link in this newsletter. See the September meeting recap.

Please plan to attend the October Risk Managers Only meeting at the Center Club, 650 Town Center Drive (Garden Level) in Costa Mesa. This will be our first meeting at this venue, and we believe this prestigious private club offers a unique and inspiring atmosphere. Join us and weigh-in with your thoughts on the site. Remember, we return to Orange Hill for our November meeting.

The OCRIMS Board plans to offer several charity working events before the end of the year, so keep your eyes open for opportunities to volunteer, participate and/or contribute. Such events definitely aid those less fortunate, but the “outside” time spent together also strengthens chapter bonds and relationships. OCRIMS has a history of service while simultaneously enjoying food, fun, friends and frivolity. Join us and see what I mean.

Here’s looking forward to a beautiful fall, and hopefully, cooler weather. Stay safe.

Sincerely, Gordon Adams
Tuesday, October 9, 2018
OCRIMS Risk Managers Only Lunch Meeting

OPEN DISCUSSION OF VARIOUS TOPICS

Speakers: Roundtable discussion restricted to RIMS professional members and full-time professionals with risk management responsibilities exclusively for one organization.

Time: 11:30 a.m. – Social Gathering/Reception Noon – Lunch 12:40 p.m. – Program 1:30 p.m. – Adjourn

Where: Center Club, 650 Town Center Drive (Garden Level), Costa Mesa

Cost: $25 for members, $50 for nonmembers with reservation by 4:00 p.m. on Thurs., Oct. 4th $50 for late reservations/walk-ins. (Walk-ins are not guaranteed a meal.)

Online registration is now available for Chapter events!

Click the following link to go to the registration page, where you can enter your contact information and select the payment method. Want to go to the head of the line? Pay online, and bring your receipt.
https://events.r20.constantcontact.com/register/eventReg?oeidk=a07efo91vfa71ee6f28&oeseq=&c=&ch=

Note: OCRIMS will send a follow-up email regarding registration to addresses pulled from the RIMS Message Center database, and your contact preferences must be set to “Yes” in the database to receive the announcement via email. If you’ve received this newsletter by direct email, you probably have your contact preferences set to “Yes” in the database, but if you want to make sure, follow the simple steps outlined under “OCRIMS Database Management System,” as indicated on the next to last page of the newsletter. Contact Zareen Morrison at (714)376-3756 with any questions regarding the registration process.

October's chapter meeting is for risk managers only. Join your peers for networking and scintillating discussions (as only risk management discussions can be!) at this special lunch. We're trying out a new venue, too, so come and check it out. The Center Club is the prestigious private city club for the social and corporate leaders of the OC. We'll fit right in! Or in other words, be there or be square!

Not a qualified risk manager? Please share this with someone who is.

NOTE THE VENUE FOR THE OCRIMS OCTOBER MEETING

The October Risk Managers Only meeting will take place at the Center Club at 650 Town Center Drive (Garden Level) in Costa Mesa. The Center Club is a prestigious private club for Orange County’s social and corporate leaders, hosting a variety of events. The beautiful and inspiring atmosphere, filled with art and sculptures, reflects the unique personality of Orange County. See you at the Center Club in October! (The November meeting will be at Orange Hill Restaurant.)

MARDI GRAS ON BOURBON STREET TO BENEFIT FULLERTON CARES AUTISM COALITION

From 5:30-9:00 p.m. on September 27th, the Orange Empire CPCU Society Chapter and OCRIMS cordially invite you to a fun-filled evening of networking, food, entertainment, and fundraising to benefit Fullerton Cares, an organization that spreads autism awareness and provides support for autism programs and charities in Fullerton and North Orange County. We hope to see you there to support this worthy cause!

Click here for full details and to register - http://events.r20.constantcontact.com/register/event?llr=kbpblmeah&oeidk=a07efoa5dd62b70df45&condition=SO_OVERRIDE
The September lunch meeting couldn’t have been more tropical – topical – as Hurricane Florence is dominating the news with its impact on the Southeast. Florence hit the Carolinas as a Category 2 hurricane, and is leading to historic rainfall and catastrophic flooding.

Through our speakers—Ryan Elkas And Haleigh Auck—the OCRIMS September meeting attendees learned that 2017 was no slouch, disaster-wise, with three major hurricanes in 26 days, affecting 2,500 locations. Estimated damages range from $100-$145 billion. Yikes!

The good news that our speakers shared was that much of the damage from natural storms can be prevented through science, engineering and mitigating solutions. They provided specific examples of effective solutions that were developed and deployed to effectively reduce flood and wind damage.

A copy of the PowerPoint presentation, with details of various engineering and mitigation techniques is available through this link: [http://www.ocrims.org/2017_Hurricanes.pdf](http://www.ocrims.org/2017_Hurricanes.pdf). In addition, FM Global generously distributed an article written for *Reason* magazine entitled “10 Ways to Jump-Start Recovery from a Natural Disaster”. That article appears on the following pages of this newsletter.

OCRIMS would like to thank Ryan and Haleigh for an interesting and eye-opening presentation! Mark your calendars for the November 13 chapter meeting, and stay tuned for details on the December holiday gala!
10 Ways to Jump-Start Recovery from a Natural Disaster

By Doug Backes, vice president and manager, staff claims, FM Global

Originally published in Financial Executives International Daily
How you respond to a natural disaster can make a tremendous difference in how soon you get back in business and how smooth the claims process can be. Here’s some advice on how to respond if you’ve just been hit by a hurricane or are in the path of one.

Three ferocious hurricanes blindsided many property owners in the United States in 2017, though blindsided might be too strong a term. Financial executives, along with everyone else, had seen the weather forecasts. And natural disaster seems more common these days.

In fact, in 2016, global natural disasters combined to cause economic losses of US$210 billion, an amount 21 percent above the 16-year average of US$174 billion, according to Aon Benfield. The 2016 losses were attributed to 315 separate events, compared to an average of 271. Given the realities of the climate, no one’s expecting natural disasters to tail off.

So, wherever you are in the world, you could be next.

Resilience matters
In addition to claiming lives and destroying homes, catastrophes disrupt businesses that people depend on for survival—e.g., hospitals, drug companies, communication providers, power generators, food distributors, contractors and everyday employers who supply their staff with cash—often the only viable financial instrument in a disaster.

There are two ways hurricanes can disrupt a business:

- **Directly:** Wind can blow commercial property down and rip it apart. Ensuing flood can ruin raw materials, products, records, driveways, furniture, data centers and more.
- **Indirectly:** While your company’s property may survive the direct effects of a hurricane, the storm can still cause lengthy interruptions to your business operations due to damage to your key suppliers’ and customers’ operations; critical services such as electricity, fuel, water and data; and the transportation networks around you.

### A hurricane strikes. What now?

How you respond to a natural disaster can make a tremendous difference in how soon you get back in business and how smooth the claims process can be. Here’s some advice on how to respond if you’ve just been hit by a hurricane or are in the path of one:

1. **CONSULT YOUR PRE-LOSS PLAN.**

   If you have a pre-loss plan and a dedicated internal crisis response team, congratulations. Activate the plan, trust the team and be ready to make adjustments as conditions warrant. Some common elements in a pre-loss plan are among the next nine items.

2. **CHECK ON EMPLOYEES.**

   Track down your people to ensure they’re all safe. Remember that they will have been affected by the same event and may be dealing with their own crises.

3. **DOCUMENT LOSSES.**

   Next, focus on ensuring everything is documented: the physical damage, the effects on your business, and the expenses you’re incurring to respond and recover. Generally, you’ll be thinking along two potentially overlapping tracks: property damage and business disruption. If your company is untouched but a hurricane is wreaking havoc on your partners and the community, document these costs just as meticulously as if a tree caved in your roof.

### US$210 billion = economic losses in 2016

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(reprinted from issue 1: 2018 of Reasinnmagazine)
4 KNOW YOUR INSURANCE POLICY.

The property insurance policy is the main vehicle by which financial recovery for the loss will take place. Refresh your memory on the terms, conditions, processes and deadlines. Hurricaines bring wind and flooding, but sometimes these hazards are separated in an insurance contract. Make sure you understand how your policy works.

5 COMMUNICATE.

Contact your insurer as soon as possible. If you’ve chosen the right insurer, the company will be your trusted partner in last-minute prevention, damage assessment, mitigation and recovery. Don’t be reticent: A common mistake is acting in a vacuum and shutting out your insurer until you’re ready to make your claim. Rather than giving you leverage, this approach makes it harder to capture all the costs you’ll want to recover and can delay reimbursement. Good insurers truly want to pay clients every penny owed under the policy. The more open the process is, the better the chance of a full recovery.

6 MITIGATE.

Do what you can to mitigate damage, both to your property and business. Address precarious conditions such as roofs or walls that are about to collapse. Restore fire protection. Talk to your insurance adjuster about creative ways you might get back in business quickly, e.g., through alternate facilities or suppliers.

7 TRACK SPENDING.

Establish a loss control account in the company’s records or general ledger. All loss expenses should be charged to this account. Retain all estimates, purchase orders, invoices, time sheets, contracts, etc., to ensure all costs are captured.

8 IDENTIFY CAUSES.

Retain any piece of equipment that may be a contributing cause of loss. Tag and identify it along with the time and date of the incident. This can help to prevent recurrence and can also aid in the subrogation investigation.

9 TAKE PHOTOGRAPHS.

It is true that a picture is worth a thousand words. Take as many pictures of the damage as possible. And document the repair process with pictures. This will assist in the entire claims process.

10 ANALYZE BUSINESS DISRUPTION.

The goal of business interruption coverage is to do financially for your business what it would have done absent the physical damage. The process of determining what your business would have done can be complicated. Pre-loss sales, post-loss sales and makeup capabilities can all factor in. Be prepared to work with the adjuster to come to agreement on the method by which the business interruption loss will be calculated and measured.

Jump-start recovery

Following these 10 recommendations should help you jump-start recovery in two ways.

First, you will mitigate your loss and recover more quickly. The quicker your recovery, the quicker you can get back to why you’re in business in the first place. And that is good for your customers and shareholders.

Second, with everything documented and communication established, your insurer might be willing to cut you a check early in the process as an advance on your final settlement. Advance payments can and ought to be made early in the claim.

Pre-loss plan

Taking steps like these amid a hurricane will help get your company back in business as soon as possible and assist you to get a full and fair settlement. There’s no reason to wait until a catastrophe: It’s especially smart to engage in pre-loss planning with your insurer. This can create a strong relationship that will pay dividends when the hurricane does strike.

That means before a storm even approaches, you’re sitting down with your insurer and going over what will happen if a storm—or fire or earthquake or cyber attack—ever occurs. You’ll discuss the insurer’s role, your role and the policy’s role. You can lay out your expectations and come away with ideas on what you can do now to be resilient.

Better to plan for something that never occurs than have something occur you wish you’d planned for. Especially when you can see it coming.

[reprinted from issue 1, 2018 of Risk Manager]
THANKS AGAIN TO THE SPONSORS OF THE OCRIMS ANNUAL GOLF TOURNAMENT AND PRE-FLIGHT WORKSHOP!

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Also, thanks to:
Co-Chair Mark Lopez (Petra Risk Solutions)
Co-Chair Rosie Partida (RMA)
Ex-officio member Caryn Siebert
Dr. Lu’s CSUF and GIS students

SEE YOU NEXT YEAR!
D&O EVENTS DRASTICALLY UNDERREPORTED
by Hilary Tuttle

According to Willis Towers Watson’s 2018 Management Liability (Directors and Officers) U.S. Survey, cyber incidents/claims (80%), claims by employees (55%), and regulatory and enforcement risks (48%) are the top concerns for directors and officers in the next year.

Lawsuits or demands by a current or former employee (55%) were the most common cause of losses for which buyers submitted a claim, followed by those from a customer (44%) and a cyber incident or breach (31%).

Willis Towers Watson was most surprised, however, by the sheer volume of unreported incidents overall. For example, of the 55% that experienced an employee lawsuit, only 34% of respondents filed a claim. This disparity was especially notable with regard to cyber risk as well—31% experienced a cyber incident, yet only 7% submitted a claim, while 24% experienced an incident and never submitted.

As notification is typically required for coverage, the report’s authors questioned whether these disparities stem from actual gaps in coverage or in perceptions of whether coverage would respond.

RIMS ONLINE COURSES

RIMS Online Courses conveniently bridge the distance gap in era of widespread digital communication. Courses incorporate various mediums, case studies, demos, practical exercises and articles. They make education accessible and allow you to manage your learning experience with your schedule.

RIMS online training provides a flexible alternative to the traditional classroom and gives you more control over what you learn and when you learn. Login anywhere you have Internet access – home, office or your favorite coffee shop.

The material is presented in manageable segments called modules. Unlike the traditional classroom, online learning allows for self-directed learning; in other words, you can choose to go through the course from the beginning to the end (linear) or you can take the course by completing only those modules that are of the most interests to you (non-linear). The online courses range between 3-6 hours in duration.


Courses vary in price. For more information, use the following link: https://www.rims.org/education/onlinecourses/pages/default.aspx
OCRIMS is happy to list employment opportunities that are of interest to professionals involved in the field of risk management. To save space in the newsletter, we provide a summary description and contact information for each available position. If you want a full job description for any of the positions listed below, visit the OCRIMS website—www.ocrims.org—and click on the “Job Opportunities” page. Once you are on the “Job Opportunities” page, click the link for a full job description for the position(s) for which you are interested.

**DIRECTOR, RISK SERVICES**—The Coast Community College District is looking to hire a Director of Risk Services to plan, organize, manage, and coordinate an organization-wide risk management program governing legal, contract administration, health, safety, and loss prevention. Specific job duties will include developing business plans and programs that ensure and enforce compliance with laws, codes, policies, and procedures. The Director will be responsible for purchasing insurance coverage and negotiating the terms and cost of coverage. To apply for this position, use the following link: [https://www.governmentjobs.com/careers/cccd/jobs/2166492/director-risk-services](https://www.governmentjobs.com/careers/cccd/jobs/2166492/director-risk-services)

**DIRECTOR, RISK MANAGEMENT**—The Irvine Company is looking to hire a Director of Risk Management to handle centralized companywide insurance programs, safety, and related risk management activities. Specific job duties will include coordinating insurance program costs (premiums, losses, and expenses), overseeing property claims management, and leading property loss control efforts with FM Global. To apply for this position, use the following link: [https://careers.irvinecompany.com/job/Irvine-Dir_%2C-Risk-Management-CA-92618/496273000/?feedId=187000&utm_source=Indeed&utm_campaign=Irvine_Indeed](https://careers.irvinecompany.com/job/Irvine-Dir%2C-Risk-Management-CA-92618/496273000/?feedId=187000&utm_source=Indeed&utm_campaign=Irvine_Indeed)

**RISK MANAGER**—The University of California, Irvine is looking to hire a Risk Manager to oversee the General Liability, Auto Liability, Employment Liability and Property Self-Insurance programs. In addition, the Risk Manager will handle the investigation of claims and litigation with all campus personnel, outside attorneys, and third-party investigators, and oversee the preparation and collection of information related to litigation against the UC Regents. To apply for this position, use the following link: [https://staffing2.hr.uci.edu/CSS_External/CSSPage_JobDetail.ASP?T=20180912150540&](https://staffing2.hr.uci.edu/CSS_External/CSSPage_JobDetail.ASP?T=20180912150540&)

**RISK SAFETY CONSULTANT**—Global Environment Network is looking to hire a Risk Safety Consultant to perform a variety of duties involved in the development, organization, implementation, evaluation, and coordination of risk- and safety-management programs, including training and environmental compliance. Job responsibilities will include safety program development and analysis; development of training as well as coordination and delivery of training to staff; conducting thorough audits, investigations, and analysis of hazards, accidents, and injuries. To apply for this position, use the following link: [http://www.safetygeni.com/risk-safety-consultant.html](http://www.safetygeni.com/risk-safety-consultant.html)

**RISK MANAGER**—McCarthy Holdings, a national construction company, is searching for a Risk Manager for its Southern California Region located in Newport Beach. The person who assumes this position will be responsible for the review and analysis of contractual language for new construction projects. Specific duties will include evaluating and recommending the appropriate risk transfer, risk financing and/or risk mitigation techniques considered necessary for each project. This position requires interaction with executives, estimators, attorneys, and the company’s CFO. To apply for this position, use the following link: [https://www.mccarthy.com/careers/search?p=job/oVrf8fwt&__jvst=Job%20Board&__jvsd=Indeed&nl=1](https://www.mccarthy.com/careers/search?p=job/oVrf8fwt&__jvst=Job%20Board&__jvsd=Indeed&nl=1)
Mentor Match is a new way for RIMS members to seek out, interact with, and learn from leaders in Risk Management and future leaders in the industry. This unique online networking and career development tool helps you find, connect and share experiences with others. You can search mentors and mentees by interest, career level, location, gender, ethnicity, and many other options. To apply for RIMS Mentor Match, just complete four easy steps:

**START**—Complete your Mentor Match **profile**. Make sure your contact information is up to date, add a recent professional profile picture, expand on your bio and import your education and job history information from your Opis profile. Having a complete and accurate profile is crucial to the success of selection and matching.

**ENROLL**—Are you looking to be a mentor or mentee? Perhaps both? Make selections for each of the program demographics to set your preferences. Demographics include: topics, venue, specialties, career stage and start/end date. Please note that some fields are required for enrollment. The more information you provide, the easier it will be to make the best match. Keep in mind in order to request a mentor or mentee, you must be enrolled in the program.

**SEARCH**—Use the **Mentor Program Directory** to input your search criteria. Start by selecting the topic(s) of interest, which include: career level, ethnicity, industry sector, interest areas, location, mentoring communication preference, professional certifications/designations.

You can also take advantage of features to help you find and recruit matches:

- Track your mentoring relationships
- Participate in discussion forums on mentoring topics
- Search for helpful mentoring resources

**CONNECT**—Congratulations! You are now ready for the fun stuff. Let the mentoring begin. Do one search or multiple searches. If you’re unsure of the search criteria, select **“Search for ALL of the selected values.”** The **Mentor Program Directory** will do the work for you and populate the results.

Next click on the member’s name that you’re interested in establishing a mentor/mentee connection with. The link will bring you to their profile page. Look around. If you think it’s a desired match, look under their profile image for the Mentor Match badge, which when clicked will allow you to request a connection. If it’s not a desired match, you can simply select the “back” button to return to your previous search results.

To participate in Mentor Match, use this link [https://community.rims.org/mentor](https://community.rims.org/mentor).
With mounting global uncertainty and the accelerating pace of change impacting business on many levels, expectations for improved risk management and information reporting have significantly increased, according to RIMS’ new professional report “Communication with the C-Suite and Board: Visualizing Enterprise Risk Management Information.”

The RIMS report emphasizes enterprise risk management’s (ERM) ability to steer risk professionals through the challenging task of determining what information should be presented to decision-makers and how it should be communicated. Additionally, the report highlights the significance of an ERM program’s maturity, the systems for delivering risk information, as well as sources for monitoring and collecting risk intelligence.

The report is co-authored by Julie Cain, senior strategic advisor, information and technology risk management at the Educational Testing Service; Christine Novotny, ARM, RIMS-CRMP, manager risk and insurance for PeaceHealth; and David J. Young, lecturer at the Risk Management and Insurance Program, University of Colorado Denver Business School. The group also presented on this topic at RIMS 2018 Annual Conference & Exhibition in San Antonio.

The report notes that, “Ensuring that the most effective methods are used to inform senior management of critical ERM information is the surest path to organizational success, stability and resiliency.”

Communication with the C-Suite and Board professional report is currently available exclusively to RIMS members. To download the report, visit RIMS Risk Knowledge library at www.RIMS.org/RiskKnowledge. To learn about other RIMS publications, educational opportunities, conferences and resources, visit www.RIMS.org.
With many traditional insurance policies no longer responding to or outright excluding cyber events, risk professionals must understand their options to ensure the organization is protected when a data breach inevitably occurs, according to the newly released RIMS Professional Report titled, “A Guide to Cyber Insurance.”

The report provides a reference for risk professionals who are exploring options to effectively manage cyber risks that are uncovered or not addressed by the organization’s existing risk financing program. It addresses the cyber insurance application process, the procurement of insurance, the management of cyber claims, litigation strategies and other best practices to respond to cyber events.

“While cyber risk management policies are necessary for every organization, reducing a category of risk to zero is impossible. Cyber insurance can help cover the gaps between a robust risk management program and any remaining risks,” the report notes.

*A Guide to Cyber Insurance* is co-edited by Katherine J. Henry and Brendan W. Hogan from the law firm Bradley Arant Boult Cummings. Their fellow colleagues Dylan C. Black, A. Kate Margolis, G. Benjamin Milam and Emily M. Ruzic co-authored the report.

The report is currently available exclusively to RIMS members. To download the report, visit RIMS Risk Knowledge library at [www.RIMS.org/RiskKnowledge](http://www.RIMS.org/RiskKnowledge).

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**Upcoming RIMS Webinars**

**Ten Tips for Nailing Down Responsive Cyber Coverage**
October 11 | 10:00 am – 11:00 am Pacific Time

**Cloud Computing: Opportunities, Challenges and Mitigation Measures for Organizations**
October 25 | 5:00 am – 6:00 am Pacific Time

*RIMS webinars are FREE for members*. Non-members may attend for only $50. All webinars are also [available on-demand for one year](http://www.RIMS.org/RiskKnowledge) for registered participants.

**Earn RIMS-CRMP credit.** Each hour of a webinar is eligible for [one point towards RIMS-CRMP recertification](http://www.RIMS.org/RiskKnowledge).
Get the 2018 RIMS Benchmark Survey!

The RIMS Benchmark Survey is an annual summary of the industry data received during the prior calendar year. Why do you need the 2018 RIMS Benchmark Survey? The top reasons people purchase the Survey are:

- Gain independent verification – compare your insurance programs with an independent, reputable external source of insurance program benchmarking.
- Understand which markets lead specific coverages.
- Increase your perspective with loss data by industry to see frequency and severity.
- Explain insurance market conditions by reviewing year-over-year major conclusions and analysis.
- Respond to RFPs – educate clients with a detailed response to get new business.
- Improve coverage recommendations to retain existing business.
- No need to learn any systems to come up with benchmark numbers – this is a printed book.

The 2018 RIMS Benchmark Survey™ is based on 15,000 insurance programs from 590 entities—many of which are Fortune 500 companies. These insurance programs represent more than $2.9 billion in premium. This survey is your window into the commercial insurance market. It offers risk managers, insurance brokers and underwriters the first and only real-time window into the commercial insurance market. The survey captures information on the state of the insurance marketplace and provides the only independent fact-based review of the cost of risk to insurance purchasers—unbiased by brokers or insurers involved.

Purchase your copy of the leading reference source for risk management professionals and get your questions answered. For more information visit [www.RIMS.org/Book](http://www.RIMS.org/Book).
ATTEND WORKSHOPS ON ERM, CONTRACTUAL RISK TRANSFER AND MORE

Advance your risk management expertise and network with like-minded professionals at an upcoming RIMS workshop. Save $75 when you register 30 days in advance for any two- or three-day workshop.

Workshops

**Enterprise Risk Management**
September 20 – 22 | St. John's, NL
October 22 – 24 | Denver, CO
November 28 – 30 | New York, NY
December 3 – 5 | New York, NY

**Contractual Risk Transfer**
September 27 – 28 | St. Johns, NL

**Fundamentals of Insurance**
October 11 – 12 | Philadelphia, PA
December 6 – 7 | New York, NY

**Business Continuity Management: Building and Protecting a Resilient Enterprise**
October 22 – 23 | Orlando, FL

**RIMS-CRMP Workshop**
October 31 – November 1 | Montreal, QC  
November 13 – 14 | New York, NY

**Mastering Intelligence Risk Management Techniques**
October 31 | Montreal, QC

**Integrating Enterprise Risk Management and Strategic Planning**
November 8 – 9 | Denver, CO

**Earn RIMS-CRMP credits.**
Each hour of workshop education is eligible for one point towards RIMS-CRMP recertification.

[https://www.rims.org/education/Pages/Workshops.aspx](https://www.rims.org/education/Pages/Workshops.aspx)
RIMS ERM Conference 2018: Soundbite Sessions

The revamped RIMS ERM Conference program will include shorter “Soundbite Sessions”

These 20-minute presentations will offer an improved learning experience with more exposure to valuable ERM educational content and experienced speakers. Plan to attend the conference on October 29–30 in Montréal, Québec and you’ll head back to the office enlightened and ready to tackle your biggest challenges.

SOUNDBITE SESSIONS

- A Risk-Based Approach to Crisis Management
- Cryptocurrency: A Story of Disruptive Risk
- Excellence in Risk Management XV: Relevance in the Digital Age
- ERM and What’s Trending: #blockchain #AI #bigdata #fraud #gigeconomy
- Integrating ERM and Sustainability

View agenda https://www.rims.org/ERMConf/2018/Pages/Agenda.aspx

Is Your Organization Prepared?

As the digital landscape evolves, new opportunities arise for cyber criminals to threaten your organization’s systems and data. Is your organization prepared to keep pace with evolving threats?

The Hiscox Cyber Readiness Report 2018 found that 73% of 4,000+ companies are not adequately prepared to face a cyberattack. Attend the RIMS Cyber Risk Forum to increase your cyber knowledge. Gain the tools you need to develop an ironclad strategy and protect your organization. From disruptions in the cyber insurance market to reporting cyber exposure to the board, this forum will prepare you like no other event.

Gain a competitive advantage with sessions such as: Enlisting Ethical Hackers to Solve Cyber Risk; Cryptojacking--Understanding the Latest Threat; GDPR Five Months After Implementation--How Enforcement, Compliance and Insurability Issues Are Playing Out; Inside Cyber Balance Sheets--A Rare Window on Digital Risk in the Boardroom

Agenda: https://www.rims.org/RiskForum/Cyber18/Pages/Agenda.aspx
Register: https://www.rims.org/RiskForum/Cyber18/Pages/Home.aspx
The RIMS-Certified Risk Management Professional (RIMS-CRMP) is the premier certification for risk management professionals. Here are five reasons why you should earn your RIMS-CRMP:

1. **Globally Accredited**: The RIMS-CRMP certification holds official accreditation from the American National Standards Institute (ANSI) under ISO/IEC 17024:2012. ANSI accreditation is recognized around the world.

2. **One of a Kind**: RIMS-CRMP is the only risk management certification in the world to hold accredited status.

3. **Real-World Content**: The RIMS-CRMP program is designed to cover the key duties that all risk managers are expected to perform on the job every day. Earning your RIMS-CRMP will show your risk management knowledge and competency.

4. **Recertification**: RIMS-CRMPs must recertify every two years by earning 50 recertification points, 35 of which must be in continuing education. Recertifying shows your commitment to the profession and your continued competence.

5. **Professional Responsibility**: Employers will know that you are an ethical professional because all RIMS-CRMP holders are required to uphold and abide by a strict Code of Ethics.

Prepare for the Exam

**RIMS-CRMP Online Overview Course**

Kick-start your learning with the new RIMS-CRMP Overview Course! This online course serves as additional preparation for the exam. It is a valuable supplement to be used in conjunction with textbooks and other resources. Attending will help refresh and gauge your knowledge and comprehension of the five core competencies of the risk professional.
It was a pretty hot summer in Orange County, but our heat extremes can’t compare to the Mojave Desert. Here are some facts about the Mojave Desert.

The Mojave Desert is named after the Mohave Native American people. The word Mojave is the shortened version of the word *Hamakhaave*, meaning ‘beside the water.’

The Mojave Desert spans Southern California and also parts of Utah, Nevada, and Arizona.

The Mojave Desert is one of the most visited tourist destinations in the United States, courtesy of all of the parks, preserves, and museums that it is home to. These include three national parks: Death Valley National Park, Joshua Tree National Park, and Mojave National Preserve.

The average annual precipitation in the Mojave Desert seldom exceeds 5 inches, partly because it lies in the rain shadow of the Sierra Nevada Mountains.

The highest point in the Mojave Desert is the Charleston Peak at 11,920 feet above sea level, while the lowest point is the Badwater Basin in Death Valley at 282 feet below sea level.

Death Valley doesn’t just boast of being the lowest place in North America, but is also the hottest place on the continent.

The Dumont Dunes of the Mojave Desert are known for their exceptionally large size, with the tallest dune in this dune field measuring a whopping 1,200 feet.

Despite harsh conditions, it is estimated that around 2,000 species of plants and over 600 species of animals inhabit the Mojave Desert.

Of the various species of plants, approximately 25 percent are endemic to the Mojave Desert alone.

The Joshua tree is only found in the Mojave Desert and surrounding areas. This species is mostly found at an elevation of between 1,300 and 5,900 feet.

Most plants in this desert resort to adaptations like shallow root system, which makes it easier for them to absorb rainwater, and spines or thorns, which help them store water.

The list of animals in the Mojave Desert includes species like the black-tailed jackrabbit, burrowing owl, cougar, coyote, desert bighorn sheep, desert kangaroo rat, and desert tortoise.

There are animals that are endemic to the Mojave Desert, such as the Mohave ground squirrel, Mojave green rattlesnake, and Mojave fringe-toed lizard.

CONTACT PERSON FOR EMPLOYMENT OPPORTUNITIES

Arpi Rubenyan is the contact person for employment opportunities. If you have information or questions regarding employment opportunities, contact Arpi at (714)438-3277. With sufficient notice, OCRIMS will print relevant job openings in the monthly newsletters.

ARTICLES FOR THE NEWSLETTER

Share your creative solutions, ideas, etc. with the risk management community by contributing an article to the OCRIMS newsletter. Articles need to be submitted to Vaughn Shelton by the 10th of each month to be considered for publication. To submit an article, please email Vaughn at vaughnzx6r@gmail.com. Don’t be shy; we’d love to hear from you!

GET INVOLVED WITH OCRIMS IN 2018!

OCRIMS DATABASE MANAGEMENT SYSTEM

OCRIMS maintains its contact database through the RIMS Message Center. To stay abreast of the happenings in the OC, make sure that you are registered through the RIMS Message Center, that your RIMS profile is up to date, and that you have selected your desired preferences. You do not even need to be a member of RIMS to take advantage of this great tool.

Here’s the link: http://www1.rims.org/eweb/DynamicPage.aspx?webcode=verify. The Chapter affiliation is at the very bottom, so be sure to choose OCRIMS.

HOW TO CHANGE YOUR RIMS PROFILE—Log onto www.rims.org and scroll down at the Membership tab. In the category that says “My RIMS,” click on “My Contact Information.” On the information page, click “Edit.” At this point if you have not already logged into your RIMS account, it will ask you to login. Then update your information and click “Save.” It’s that easy!

Remember that OCRIMS provides ideal opportunities for you to stay at the forefront of risk management, and networking is a key component, as is remaining informed on what’s happening in our industry—the Message Center allows you to do that. If you have any difficulty with the RIMS Message Center, please contact dianarich@earthlink.net.

UPCOMING MEETINGS & EVENTS

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<th>OCRIMS Calendar</th>
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<td>CASINO NIGHT TO BENEFIT AUTISM</td>
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<td>Mardi Gras on Bourbon Street in Fullerton</td>
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<td>Community Outreach Effort</td>
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<td>Location: Fullerton</td>
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<td>October 9, 2018</td>
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<tr>
<td>OCRIMS RISK MANAGERS ONLY MTG.</td>
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<td>Discussion of Key Risk Management Issues</td>
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<td>Speaker: Roundtable discussion</td>
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<td>November 13, 2018</td>
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<td>OCRIMS MONTHLY LUNCH MEETING</td>
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<tr>
<td>Topic to be determined</td>
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<td>Location: Orange Hill Restaurant in Orange</td>
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Committees

Bylaws
Tracey Matthews (see “Directors” above)

Chapter Recognition,
Community Outreach
Chris Taylor (see “Directors” above)

Education
Zareen Morrison (see “Directors” above)

Employment
Arpi Rubenyan
C.J. Segerstrom & Sons
(714)438-3277

Event Planning
Marisa Cernosek (see “Directors” at left)

Executive Sponsorship

Finance
MaryAnn Boice-Ceja (see “Directors”)

Golf
Rosie Partida
Risk Management America

Legislative
Diana Rich (see “Vice President”)

Membership

Newsletter
Diana Rich (see “Vice President”)

Webmaster
Vaughn Shelton (see “Newsletter” above)

DON’T FORGET!

SEPTEMBER 27TH – CASINO NIGHT FUNDRAISER
OCTOBER 9TH – OCRIMS MEETING FOR RISK MANAGERS